

EXHIBIT 14

SWORN STATEMENT OF RUSTY HUGHES

1. My name is Rusty Hughes. I am over the age of 21 and have personal knowledge of the contents of this statement.

2. Prior to joining CRC, I worked for a couple of years in insurance underwriting.

3. I began at CRC as Betsy Barnett's technical assistant. In this role I did everything from setting up files, issuing policies, filing taxes, and sending binders and quotes. I worked on accounts start to finish to learn the business.

4. After a couple of years, I let Betsy know I wanted to build a book and start my own team. I did not start with any revenue or business but started my book by traveling frequently and asking agents for business. I continued working accounts start to finish while I was also trying to build a book.

5. There is no one within the CRC professional liability department who within the first 2 years of becoming an inside or associate broker was allowed to stop almost all binding, marketing, and quoting to focus solely on generating business.

6. Cathy Reeves was the first inside broker on my team. She joined my team from George Bennett's team when he retired. She had a book she managed, and she worked with those existing relationships. She did not want to go out and produce new business.

7. Ross Robertson had expressed interest in moving into a broker role when he joined the team. Tyler O'Connor and I moved Ross Robertson into an inside broker position because he was handling the team's largest agent. That business was growing, and we needed an inside broker to start looking for new agents.

8. I do not know what inside brokers do on other teams.

9. In late summer or early fall of 2022, O'Connor and I restructured our team due to the team's growth. At that time, we had grown to have four account executives and four inside brokers. O'Connor and I structured the team into groups. Although O'Connor and I are on the same team, there are team members that only worked with O'Connor or only worked with me.

10. Logan Sanderson was initially hired as a broker assistant. After the restructuring in 2022, Sanderson became an account executive working primarily with O'Connor and Robertson in fall 2022. It made sense for Sanderson to work with O'Connor and Robertson because they had shared agents. Everyone on the team is assigned agents based on relationships with the agents.

11. Robertson travels to visit with clients and develops business from existing relationships. He started traveling more in last year and a half.

12. Denisa Lavoy was an account executive on my team. She joined my team when George Bennett retired. Lavoy transferred from my team to Lee McClure's team around 2021. McClure's book has grown, and he desperately needed an account executive to help manage his book.

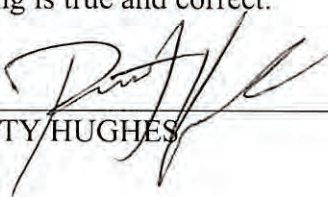
13. My team is the largest in the department and produces the most revenue. Our business in healthcare and cyber has exploded in the last few years.

14. Both Denisa Lavoy and Cathy Reeves had offices while on my team.

15. Bonuses come from the team's revenue. As the team's book grows, that growth is distributed among the team taking into accounts factors such as the team member's revenue production, tenure on the team, and experience.

I declare under penalty of perjury that the foregoing is true and correct.

Date: 5/9/24



RUSTY HUGHES